

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

TERRY LYNN CLAYBAUGH  
TARA KAY CLAYBAUGH  
Debtor(s)

Case No. 14-70135JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/07/2014.
- 2) The plan was confirmed on 06/03/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/18/2014, 01/08/2018, 01/08/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/19/2017, 06/15/2018.
- 5) The case was dismissed on 08/29/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,800.25.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$44,486.23
Less amount refunded to debtor	\$1,027.49

**NET RECEIPTS:** **\$43,458.74**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,707.74
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,207.74**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BEDFORD TWP MUN AUTHORITY	Unsecured	453.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	600.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	367.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	434.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	20.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	165.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	87.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	36.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	25.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	11.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	11.00	NA	NA	0.00	0.00
FASHION BUG++	Unsecured	100.00	NA	NA	0.00	0.00
GEISEL FUNERAL HOME	Unsecured	6,400.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	451.00	451.29	451.29	0.00	0.00
MERRICK BANK	Unsecured	2,176.00	1,554.14	1,554.14	0.00	0.00
MIDLAND FUNDING	Unsecured	1,876.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	434.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	345.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GRO	Unsecured	69.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GRO	Unsecured	37.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC**++	Unsecured	68.00	NA	NA	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	2,000.00	1,847.86	1,847.86	0.00	0.00
PRA AG FUNDING LLC	Unsecured	1,278.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	619.00	618.69	618.69	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	765.00	1,714.53	1,714.53	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	NA	2,203.21	2,203.21	0.00	0.00
RJM ACQUISITIONS LLC*++	Unsecured	NA	72.75	72.75	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	88.00	NA	NA	0.00	0.00
THE SWISS COLONY	Unsecured	117.00	NA	NA	0.00	0.00
TRIDENT ASSET MGMT++	Unsecured	110.00	NA	NA	0.00	0.00
UNITED TELEPHONE CO OF PA**	Unsecured	NA	693.88	693.88	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US BANK NA - TRUSTEE ONE WILLIA	Secured	75,635.00	96,013.49	0.00	27,851.96	0.00
US BANK NA - TRUSTEE ONE WILLIA	Secured	0.00	23,096.10	23,096.10	10,399.04	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$27,851.96	\$0.00
Mortgage Arrearage	\$23,096.10	\$10,399.04	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$23,096.10</b>	<b>\$38,251.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$9,156.35</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,207.74</u>	
Disbursements to Creditors	<u>\$38,251.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$43,458.74</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/11/2019

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.